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Canada

PROMOTING THE LABOUR FORCE PARTICIPATION OF OLDER CANADIANS

PROMISING INITIATIVES

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PROMOTING THE LABOUR FORCE PARTICIPATION OF OLDER CANADIANS

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Quebec contributes to the FPT Seniors Forum by sharing expertise, information and best practices. However, it does not subscribe to, or take part in, integrated federal, provincial, and territorial approaches to seniors. The Government of Quebec intends to fully assume its responsibilities for seniors in Quebec.

Promoting the Labour Force Participation of Older Canadians

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Executive Summary

Like that of most industrialized countries, Canada's population is aging due to lower fertility rates and longer life expectancy. The combined effect of living longer and having fewer children is transforming population structures in Canada, although not all provinces are equally affected by population aging; it is more rapid in Eastern Canada.

With proportionally fewer young people moving into the workforce to replace the increasing number of older individuals retiring, population aging has had and will have direct implications on Canada's economy and labour market. And while widespread labour shortages are not expected over the next five to 10 years, skill shortages are expected to increase in certain occupations, sectors and regions. Consequently, there is a need to increase the labour force participation of older individuals, and of other groups of Canadians, to support businesses, economic growth and continued improvement in Canada's standard of living.

Overall, older Canadians fare relatively well in the labour market, with record-high labour force participation rates and a clear upward trend in retirement ages. However, there is still room for improvement, as Canada's participation rate of older individuals lags behind other countries. There are also many older adults who struggle when trying to stay in the labour market or re-enter the workforce because they face particular challenges, including:

- ageism;
- lack of education and access to training;
- difficulty in finding and applying for jobs;
- health issues, work-life balance issues and lack of workplace accommodations; and
- disincentives or lack of incentives to work in the retirement income system.

Based on an extensive pan-Canadian and international scan, eight broad categories of initiatives that seek to promote labour force participation of older individuals have been identified (see Chapter 2 for more details): awareness initiatives; financial incentives; health and safety; employment legislation; the retirement income system; skills development; workplace accommodations; and employment services.

To address the specific workforce challenges facing many older Canadians and to promote their labour force participation, this report highlights the most promising initiatives; these include a multifaceted awareness campaign to address ageism while promoting the benefits of hiring older individuals, funding for targeted training for older individuals, and supporting initiatives that would lead to more flexible work (see Chapter 3 for the complete list). The initiatives, either in combination with one another or on their own, can have diverse impacts on the labour force participation of older people.

Introduction

For the first time in Canada's history, there are now more individuals over the age of 65 than there are children under the age of 15. As the population ages and more individuals exit the workforce, this will put pressure on labour force growth that could adversely impact economic growth. Canada will have to rely more heavily on productivity growth and increased workforce participation of all Canadians, including older individuals, to maintain its pace of improvement in living standards.

In addition, rapid globalization and technological changes have led to the changing nature of work. The traditional employee/employer relationship is evolving, sometimes leading to less secure relationships, as well as increases in different types of work. The economy is also restructuring, resulting in more opportunities that require highly skilled and knowledgeable workers. Making the adjustment to this new reality may be more difficult for some older workers.

In this context, on September 13, 2016, the Forum of Federal/Provincial/Territorial Ministers Responsible for Seniors met in Vancouver, British Columbia. The Forum identified the labour force participation of older Canadians as a priority for the next work cycle. Federal, provincial and territorial officials were tasked with developing a report identifying Canadian and international promising practices that support the extended working life of older workers.

A working group made up of several provinces was established and chaired jointly by the Government of Manitoba and Employment and Social Development Canada. From fall 2016 until mid-2017, the working group collaborated with various groups within Employment and Social Development Canada and with provinces, territories and stakeholders, including private sector organizations, employers, and non-government organizations, to develop this policy report. The purpose of this report is to provide decision makers with effective policy and program solutions to the challenges faced by older workers with respect to their participation in the labour market.

The report was written with coordinated efforts by Employment and Social Development Canada, provinces and territories, and reflects federal, provincial, and territorial perspectives. Chapter 1 sets the context of older workers across Canada and identifies their challenges in the labour market. Chapter 2 reviews initiatives that governments and organizations have implemented, both in Canada and abroad, to reduce barriers to labour market participation faced by older workers and encourage them to continue working. From among these initiatives, Chapter 3 identifies promising initiatives for many players, including the different levels of government, employers, unions and non-governmental organizations, based on evidence-based research and federal, provincial and territorial consensus.

1. Context

1.1. An Aging Population

Like that of most industrialized countries, Canada's population is evolving and is experiencing significant changes: its population is aging due to lower fertility rates and longer life expectancy. Some of the baby boomer generation (born during the post-World War II boom between 1946 and 1965) have already transitioned into retirement, while many others begin preparing their retirement plans[1]. Hence, the age structure is changing in Canada—the number of people aged 55 and over increased from 6 million in the mid-1990s[2] (around 20 percent of the population) to 11 million in 2016 (around 30 percent of the population). Although not all regions are equally affected by population aging, the number of individuals 55 and over is expected to reach 17 million by 2036[3] (almost half of the expected population).

Furthermore, given that women have a longer life expectancy than men, the gender distribution is much different at later ages. While women account for a little more than half the population in Canada (50.9 percent in 2016), among people aged 65 years and older, the number of women exceeds the number of men by more than 20 percent, and in the 85-and-older population there are about two women for every man.[4]

Canadians have fewer children

Birth rates in Canada have fallen dramatically since the 1970s. Families are now smaller, women tend to be older when they have children, and more women do not have children at all.

Similar trends are observed in most advanced economies, as higher income and levels of education, urbanization, and greater access to inexpensive and effective birth control methods tend to be associated with having fewer children.

Canadians are living longer

Never have people lived longer, and the gains in the last decades have been particularly remarkable. Factors such as improved living conditions, better hygiene, preventive health care, and medical advances partly explain the rise in life expectancy.

Living longer has profound consequences. Not only does it affect the population age structure of societies, but it also requires that the design of social policies be reconsidered. For example, today, a Canadian at age 65 years old—an age that many associate with retirement—can expect to live almost six years longer than a person of the same age in the 1960s[5].

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[1] Statistics Canada, *Generations in Canada* study.
[2] Statistics Canada, CANSIM Table 051-0001.
[3] Statistics Canada, CANSIM Table 052-0005; projections are based on medium growth scenario (M1).
[4] Statistics Canada, Age and sex, and type of dwelling data: Key results from the 2016 Census.
[5] Based on Canada's life expectancy at age 65 years old; source: https://data.oecd.org/healthstat/life-expectancy-at-65.htm#indicator-chart.

The age structure is changing

In 2011, the first of the baby-boomers began to turn 65. This led in 2015 to a first in Canada's history: there are now more seniors over the age of 65 than there are children under the age of 15[6]. In addition, in the 1970s, there were about 7 people aged 20–64 for each senior over 65; that proportion dropped to 4 in recent years and is projected to decline to 2 in the 2030s.

Population aging is experienced differently across Canada

Demographic changes in Canada mask some very different trends from one region to another. Indeed, the pace of population aging is not uniform across Canada; it is more rapid in Eastern Canada and slower among the Prairie provinces and territories.

In Atlantic Canada, more than one in three people is 55 and over, while that proportion drops below one in four in Alberta (Figure 1). Newfoundland and Labrador also had the highest median age (i.e. the age that divides the population in half) in 2016 (45.6 years), while Alberta had a median age of almost 10 years younger (36.3 years). The youngest population in Canada is in Nunavut, due to higher fertility rates and lower life expectancies.

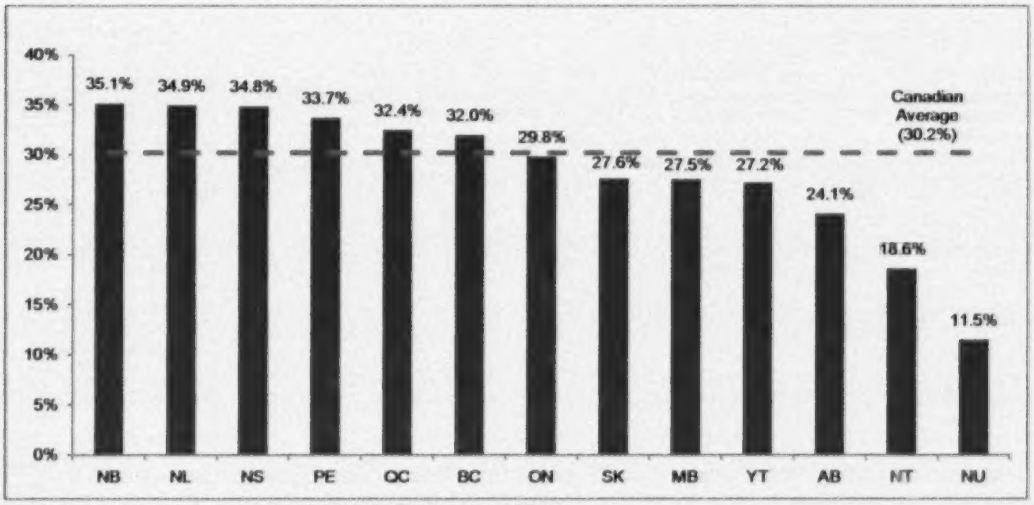
Not only do the Atlantic provinces have older populations, but those populations have aged more rapidly in the past 30 years. These trends are attributable to regional differences in demographic behaviours, in particular the change over time in fertility and substantial losses to interprovincial migration. Furthermore, projections show that Atlantic provinces will continue to age at a faster pace than the rest of Canada[7].

Source: Statistics Canada, CANSIM Table 051-0001.

[6] Statistics Canada, CANSIM Table 051-0001.

[7] Statistics Canada (Catalogue no. 91-520-X) projects that the median age in Newfoundland and Labrador will reach 53.3 years in 2038, an increase of 8 years from 2016. New Brunswick and Nova Scotia will also have a median age of about 50 years by 2038. As a comparison, Alberta's median age is expected to increase by only 3.4 years from 2016 to 2038 and should thus remain below 40 years.

Figure 1 - Share of older individuals (55+) in total population, by province, Canada, 2016



Source: Statistics Canada, CANSIM Table 051-0001.

1.2. Challenges and Opportunities of an Aging Population

As more people retire and proportionally fewer youth enter the labour market, an aging population in Canada has and is expected to have direct implications for labour markets. Everything else being equal, an aging population will reduce Canada's labour input growth (i.e. total hours worked in the economy) and, therefore, economic growth.

Furthermore, while widespread labour shortages are not expected over the next five to 10 years, skill shortages are increasingly likely in certain occupations and sectors of the economy due to an insufficient number of workers with required skill sets to replace those who will be retiring. A lack of skilled labour may result in businesses delaying or cancelling new projects or in hiring employees that are less of a "good fit." This could hamper economic growth and hurt Canada's competitiveness.

In the past, economic growth was mainly driven by large cohorts of youth entering the labour market. However, with population aging, to maintain its pace of improvement in living standards, Canada will have to rely more heavily on productivity growth and increased labour force participation of all working-age Canadians, particularly older Canadians and groups that are underrepresented in the labour market, such as recent immigrants[8], Indigenous people and people with disabilities.

As the population age structure changes, it will likely have some corresponding impacts on public finances. The expenditure growth of social programs tends to fall in line with economic growth, and with an aging population, public expenditures like health and pensions will likely experience upward trends.[9]

Population aging is often presented as a burden. The potential detrimental impacts on the economy and public finance can overshadow the significant societal contributions of older individuals and the opportunities which may arise from the changing demographic

[8] Statistics Canada defines recent immigrants as those who settled in Canada less than five years ago.
[9] It is important to note that most seniors and retirees continue to pay taxes on their retirement income (although in most cases at lower levels than when they were working), thus contributing to the funding of public services and benefits.

structure. Employers can build on the networks, knowledge and experience of older workers, thereby adding value to their organization. Older individuals also make a large contribution to Canadian society both through caregiving and in the volunteer sector; they are a key resource for families and friends, as well as for charitable and not-for-profit organizations.

Concerns are sometimes raised that increasing the workforce participation of older individuals will reduce entry-level job opportunities for younger workers. This is the "lump of labour fallacy"— that the number of jobs available in the economy is fixed— when in reality, it is variable. According to Canadian and international literature, there is no evidence that the increasing presence of older individuals in the labour market has reduced job opportunities for young workers.

1.3. Key Trends for Older Workers

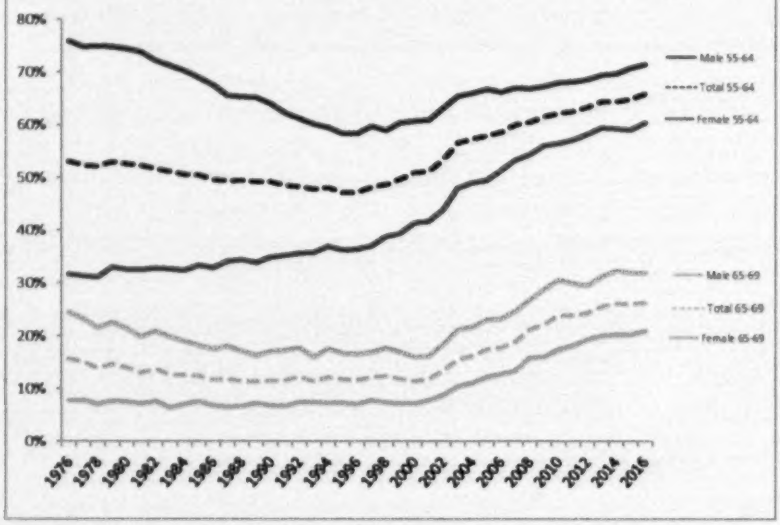
As mentioned in Section 1.1, workforce growth is slowing because of lower fertility rates. However, the cohort effect is not the only driver of change in the labour market. The work and retirement patterns of older individuals (defined in this section as those aged 55 and over) have undergone major changes during the past two decades that have mitigated the impact of lower fertility rates. Older Canadians are now more likely to work than before and are also more likely to retire at later ages.

Higher participation rates

Older Canadians have experienced large gains in labour force participation since the mid-1990s. For example, the participation rate[10] of those aged 55–64 grew from a low point of 47.1 percent in 1996 to a high of 65.8 percent in 2016 (Figure 2).

Trends by gender show slightly different stories. Both genders experienced an increase in participation rates over the past two decades, but the increase has been much higher among older women than older men. The

Figure 2 - Participation rate of older individuals, by gender and age group
(Canada, 1976-2016)



Source: Statistics Canada, Labour Force Survey, CANSIM Table 282-0001.
Note: Labour force statistics by detailed age group are not available for the Territories.

[10] The participation rate is the number of employed and unemployed individuals divided by the total population in a given age group. In other words, it provides an estimation of the proportion of individuals who work or are available to work among people in a specific age group.

participation rate of men aged 55–64 is still lower today than it was 40 years ago, due to a significant decline that occurred from the 1970s to the mid-1990s.

Participation rates and trends also vary by province. In 2016, all provinces west of Quebec had higher participation rates among people aged 55–64 than Quebec and Atlantic Canada (with the exception of Prince Edward Island); Alberta had the highest rate (72.2 percent), while Newfoundland and Labrador had the lowest (57.3 percent)[11]. However, it is important to note that Quebec and the Atlantic provinces have been closing the gap with the other provinces over the past 20 years, with higher increases in participation rates of older individuals.

Many factors can explain the recent increase in labour force participation of older individuals, including: improved health and life expectancy; relatively fewer physically demanding jobs; later labour force entry because of more years in school; higher levels of education; cultural shift (e.g. valuing work more than retirement); the need for social interaction and to keep busy; greater need to work for financial reasons (fewer private pension plans, lower savings rates and lower returns on savings, fear of outliving retirement savings); changes to the retirement income system (additional flexibility that facilitates working while receiving retirement benefits); and a tightening of the labour market, resulting in businesses being more likely to hire and retain older individuals (National Seniors Council, 2011; Carrière et al., 2015).

Despite record-high participation rates, there is still room to increase the labour market participation of older Canadians, as many countries continue to outperform Canada. For example, Canada's participation rate of people aged 55–64 (64.8 percent) ranked 16th in OECD in 2015, and lagged behind other countries like Sweden (78.9 percent), Japan (72.2 percent), and Germany (69.4 percent).

Working longer

The increase in labour force participation among older Canadians is largely attributable to the fact that many are working longer as they delay retirement or return to work after retirement. The average age of retirement[12] increased by almost three years from the low point of 1998 (from 60.9 years to 63.6 years in 2016), although it still remains below the levels of the 1970s and 1980s (about 65 years in the late 1970s). In addition, today's older individuals are more likely to return to work following retirement and to remain employed thereafter (Uriarte-Landa et al, 2015). Overall, researchers (Carrière and Galarneau, 2011) estimated that the working-life expectancy of workers aged 50 increased by 3.5 years from the mid-1990s to 2008 – in the mid-90s, a 50-year-old could expect to work another 12.5 years, compared to another 16 years in 2008.

1.4. Challenges Faced by Older Workers

[11] Statistics Canada, Labour Force Survey, CANSIM Table 282-0001

[12] Statistics Canada's Labour Force Survey asks people who are not working and who left their last job within the year prior to being surveyed, why they left this job. One of the response categories is "retired." The average or mean retirement age is calculated from this variable. For a complete description of who is represented and how the age is calculated, refer to the article *Measuring retirement age in Perspectives on Labour and Income*, catalogue number 75-001-XPE, summer 1997 issue.

Many older Canadians struggle to stay in the labour market or re-enter the workforce. For instance, after losing a job, many older adults have difficulty finding a new one. In 2016, the average unemployment spell for people 55 and over was 28.8 weeks, compared to 21.2 weeks for people 25–54[13]. Also, when unemployed older Canadians do find another job, they are more likely to suffer significant wage losses. In 2008, almost half of workers aged 50–75 who returned to work after displacement earned at least 25 percent less than at their previous job (Statistics Canada, 2008).

There are also several barriers to employment that could prevent older workers from remaining employed or that could push them to retire. Based on findings from previous consultations and reports (Expert Panel on Older Workers, 2007; Public Policy Forum, 2011; National Seniors Council, 2011 and 2013; Human Resources and Skills Development Canada 2011; Federal/Provincial/Territorial Ministers Responsible for Seniors, 2012), this section explores the specific challenges that older workers are likely to face, which are:

- ageism;
- lack of education and access to training;
- difficulty in finding and applying for jobs;
- health issues, work-life balance issues, and lack of workplace accommodations; and
- disincentives or lack of incentives to work in the retirement income system.

Ageism

Ageism is prejudice and discrimination based on age that often results from myths and stereotypes that do not reflect the reality of aging and older individuals. It prevents people from recognizing the valuable contributions of older individuals and limits the choices and opportunities for older individuals to actively participate in society.

Ageism can be expressed through hiring practices when employers may have a bias or even consciously give preference to the hiring of younger workers. Some employers may believe that older workers are less productive, have an increased risk of workplace accident or illness, or are more resistant to changes. Ageism can also be felt in the workplace through preferential treatment of younger workers or ageist remarks. Older workers can also perpetrate ageism through self-denigration.

In 2008, 15 percent of older displaced workers indicated that their largest barrier to re-employment was an "age barrier" (Statistics Canada, 2008). Moreover, in 2012, a national survey found that 20 percent of seniors aged 66 years and older experienced age discrimination from an employer (Revera, 2012)[14]. Research suggests it is harder for older women than older men to find jobs.[15]

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[13] Statistics Canada, Labour Force Survey, Cansim Table 282-0047.

[14] The *Revera Report on Ageism* is based on a survey of 1,501 Canadians, collected from Leger Marketing's online panel. At 95% confidence level, the sample as a whole has a margin of error of +/-2.5%. The sample yields responses only from individuals.

[15] Neumark, D., Burn, I., & Button, P. (2015). *Is it harder for older workers to find jobs? New and improved evidence from a field experiment* (No. w21669). National Bureau of Economic Research.

Lack of education and access to training

Education is positively correlated with good labour market outcomes (higher employment rates, higher-paying jobs, lower risk of labour force disruption and unemployment). However, older individuals still have lower educational attainment than younger cohorts; in 2016, only 22 percent of people aged 55–64 had a university degree (bachelor or above), compared to 33 percent of the core-age group (25-54 years)[16].

Even when older workers have post-secondary education, their formal credentials may no longer be fully recognized or meet current standards for employment in a given firm or sector. In some cases, workers are also challenged by new job requirements that oblige them to have diplomas or certifications that did not exist when they were in school.

Some workers and employers are reluctant to make significant training investments, given the late stage of career. Younger employees are more likely to be provided with training, as employers see them as a better investment because they could work longer for their organization (OECD 2006; Cully et al. 2000). Sometimes even the workers themselves may be unwilling to invest time and money in training activities. In the long run, this can be detrimental to them, since training helps develop the knowledge and competencies that maintain their productivity and employability.

Difficulty in finding and applying for jobs

For many older workers, a lack of access to information about employment opportunities that match their skill sets or that offer appropriate workplace accommodations can be a barrier to actively participating in the labour market. Consultations with employers and older workers showed that they would both welcome supports that would facilitate a match between employers and older workers (ESDC, 2011). That said, some older individuals lack the computer skills required to conduct a job search in today's world, while others have either limited or no experience in searching for a job.

In some cases, older individuals lack self-confidence or motivation to find a new job. Some believe that employers would not see value in them because of their age, while others are not willing to undertake new ventures at an older age, like a new job, training, education, or self-employment.

Geographic mobility, both within and across provinces, is also lower among older workers. Some older workers may be unwilling to relocate, or to invest in new employment opportunities. This reluctance can stem from a number of factors, including significant attachment to the community, strong family ties, home ownership, and a feeling of safety and security. For others, moving to obtain new employment is

[16] Statistics Canada, Labour Force Survey, CANSIM Table 282-0004.

financially unfeasible, especially if they have to sell their home in a depressed area, buy at a much higher price in a more economically viable community, and take a job that may be at lower earnings.

Health issues, work-life balance issues, and lack of workplace accommodations

Health issues can have a significant effect on labour market participation and retirement decisions and can represent a major barrier to remaining in the workforce for a growing number of older workers. According to the Survey of Older Workers, 69 percent of those unable to work reported that they would go back to work if their health improved (Statistics Canada, 2008). In addition, people with disabilities are less likely to be employed (Statistics Canada, 2012). As people get older, the likelihood of having a disability or chronic illness increases.

An ailing spouse or parent may also affect retirement plans, forcing an earlier labour force withdrawal than anticipated to become a caregiver. Indeed, many older individuals are increasingly responsible for informal caregiving duties, sometimes impacting work commitments. In 2012, more than one-third of the Canadian workforce was providing informal care to a family member or friend: about 1.6 million caregivers took leave from work; nearly 600,000 reduced their work hours; 160,000 turned down paid employment; and 390,000 had quit their jobs to provide care. Most caregivers are aged 45 and over, and women are more likely to provide longer hours of care per week (Employer Panel for Caregivers, 2015).

Finally, some older workers would be willing to work longer if flexible work arrangements (e.g. flexible work hours, part-time work, telework) and physical accommodations (e.g. ergonomic work stations, transition to less physically demanding jobs) were available. This would help address the challenges of personal health issues and caregiving responsibilities, as well as help keep in the workforce those who prefer such arrangements. Unfortunately, many employers are not willing to implement, or do not have the resources available to implement, such workplace measures.

Disincentives or lack of incentives to work in the retirement income system

Certain features of the retirement income system and tax rules may create a disincentive for some older workers to stay in the labour market. However, much has been done in Canada in recent years to remove those disincentives or increase the incentives to work. For example, in 2008, the Guaranteed Income Supplement (GIS) earnings exemption was increased to $3,500 to remove disincentives to work for seniors. Starting in 2013, Canadians were offered the option to defer take-up of their Old Age Security (OAS) pension beyond age 65 and receive a higher monthly pension in the future. A series of changes were made to the Canada Pension Plan (CPP) between 2011 and 2016 to provide greater flexibility for older workers; the CPP now allows individuals to start receiving the retirement pension before age 65 without a requirement to stop working, and the new post-retirement benefit allows working recipients of the CPP under age 70 to continue participating in the Plan and further

increase their future pension benefits. That said, many older individuals may not be fully aware of the flexibility in Canada's retirement income system.

Nevertheless, in some circumstances, provisions of the retirement income system may encourage some older workers to retire or reduce their working hours. For example, some jurisdictions and private pension plans do not allow phased retirement (i.e. receiving pension benefits while continuing employment), and many older individuals face high effective marginal tax rates due to provisions in public pensions (e.g. OAS recovery tax, GIS clawback).

2. International and Pan-Canadian Initiatives

From December 2016 until May 2017, Employment and Social Development Canada conducted extensive research on policies and programs both in Canada and abroad (focusing on countries similar to Canada, like European countries, Australia and the United States) that sought to increase the labour force participation of older individuals, even if the initiatives were no longer in operation. It is important to note that only initiatives that specifically mentioned older/mature workers were included into the research. This means that more general employment initiatives (e.g. employment centres that assist any unemployed individual find a job) were excluded. Older individuals were defined as people aged 45 and over.

In addition to the research conducted, Employment and Social Development Canada received input from most of the provincial/territorial governments and from stakeholders in Canada. These stakeholders—employers, academics, advocacy and non-governmental organizations—were identified by the provincial/territorial governments or were chosen based on previous Employment and Social Development Canada consultation work. The research and input were then reviewed by key federal, provincial and territorial officials.

Based on the results of the international and pan-Canadian reviews, all initiatives were grouped into the following eight categories:

1. Awareness Initiatives
2. Financial Incentives
3. Health and Safety
4. Employment Legislation
5. Retirement Income System
6. Skills Development
7. Workplace Accommodations
8. Employment Services

Chapter 2 is divided accordingly into eight sections that each highlight a different type of initiative. Every section begins with a description of the type of initiative then broadly summarizes its pan-Canadian trends and international practices.

It is important to note that Chapter 2 does not focus on best practices but on the general synthesis of pan-Canadian and international practices that promote, support or intend to increase the labour force participation of older workers. Chapter 3 presents the most promising initiatives for Canadian older workers.

2.1. Awareness Initiatives

Description

Awareness initiatives are used to inform employees, employers, unions, employee and employer associations, and general society about the advantages of recruiting and retaining older workers. They can also help older workers themselves realize the strengths and potential they bring to their own jobs. Most importantly, awareness initiatives combat ageism, which is a significant barrier to older workers' workplace advancement and labour force participation. Awareness initiatives take the forms of media or social media campaigns, dialogue with social partners (employers and unions), expert panels, research/policy centres, informational websites, "age-management best practice" company prizes, and targeted information to employers.

Canada

The Government of Canada, in collaboration with provinces and territories, funded numerous projects through the Older Workers Pilot Projects Initiative (OWPPI) from 2003 to 2006, including a number of awareness initiatives that operated predominantly in Quebec and in Prince Edward Island. While it is difficult to measure the employment impact of awareness initiatives, surveys of these OWPPI projects found they successfully raised employers' awareness of the many positive attributes of older workers.

Some provinces and territories have spearheaded awareness initiatives for older workers. In 2011, the Government of Alberta launched its *Action Plan for Engaging the Mature Worker*, which aims to engage employers, support mature workers, promote active aging and foster a policy environment geared towards improving mature worker participation in the labour force. Since then, the Alberta government has created several mature worker resources, including a human resource management guide series for employers (e.g. *A Guide to Midlife Career Moves*), tip sheets, and a publication for career counsellors. In 2017, the Government of Nova Scotia launched *SHIFT: Nova's Scotia's Action Plan for an Aging Population*, its comprehensive plan on the aging population that calls for specific actions to ensure that older individuals can stay connected and involved in the social, economic and cultural activity of the province. The British Columbia government has developed the *WorkBC Employer's Tool Kit*, which contains resources to help businesses attract, retain, and engage older employees.

International

Governments have spent considerable effort and money developing nation-wide awareness initiatives that promote the benefits of older workers to employers. For example, since 2001, the United Kingdom's Department of Work and Pensions has run the Age Positive campaign and works directly with employers to spread best practices about managing an age-diverse workforce and its business benefits. Since November 2011, Age Positive resources have been consolidated into a central website and include an employer toolkit for managers of older workers, other guidance documents on employing and supporting older workers, research and statistical publications on age and employment, and an Age Positive logo for employers to publicly signal that they champion older workers. The European Union, Finland, Germany, Spain, Denmark and New Zealand have all implemented similar awareness campaigns.

In Norway, the government appointed the tripartite Centre for Senior Policy in 2001 to coordinate a five-year National Initiative on Older Workers that promoted awareness of the benefits of hiring older employees. Since then, the Centre for Senior Policy has helped to mobilize social partners' organizations, run campaigns, research and development projects, and training courses. According to some evaluations, the Centre for Senior Policy was a driving force in putting seniors' policy on the national media's agenda and improving the general population's perceptions of older people (Eurofound, 2013).

The governments of Norway and of Missouri and Vermont in the United States have also sponsored "employer best practices towards older worker" awards and mature employee award contests. These contests raise awareness of the advantages of hiring older workers and encourage employers to implement initiatives that better accommodate older workers.

2.2. Financial Incentives

Description

Ageism by the employer or employee constitutes a major barrier that older workers face in the labour market. Employers may be less likely to recruit older individuals, falsely assuming them to be inefficient workers, and therefore unwilling to bear their hiring costs. Financial incentives can be an effective tool to mitigate the hiring costs for employers who would otherwise be hesitant to hire older workers.

Financial incentives can be used to influence both the supply and demand of older workers. They can take the form of earning supplements, wage subsidies, tax credits, hiring grants, or low-cost loans to either employees or employers. Earnings supplements and wage subsidies are typically temporary measures that range from six to12 months; tax credits, hiring grants and low-cost loans can be one-time interventions to employees or employers.

Some literature suggests that while financial incentives boost employment of the targeted group, they may cause employers to hire less from the general workforce, ultimately reducing the net gain in overall employment (Hujer et al., 2002; Bell et al., 1999; Pilippon et al., 2000). However, this may be due to improperly designed financial incentives that provide an overgenerous subsidy amount to employers. Therefore, the policy design of the financial incentive is essential to its success.

Canada

Both Quebec and Ontario have used financial incentives to encourage the labour force participation of older individuals.

The Government of Quebec offers a wage subsidy to employers who hire unemployed workers aged 55 and over (or 50 and over who are last-resort financial assistance recipients), and a tax credit targeted to low- and mid-income workers aged 63 and over. From 2009 to 2013, the Government of Quebec also offered the Income Support Program for Older Workers, which provided financial assistance to older workers who were dismissed or laid off because of the economic situation.

The Government of Ontario launched the Rate Drop Rebate pilot program in 2016 that provides discounted rates on financial products to owners of small and medium-sized businesses when they commit to hiring people facing barriers to employment, such as older workers. The Government of Ontario's Late Career Nurse Initiative subsidizes the salaries of nurses who are 55 or older to spend a portion of their work time in less physically demanding nursing roles (e.g. mentoring younger nurses). Public and private organizations that employ late-career nurses are eligible for funding through an annual application process.

International

Most European countries, the United States, Japan, South Korea, Argentina and Australia have implemented financial incentives for employers who hire older workers. Hiring and wage subsidies are prevalent in Austria, the United States, France, Germany, Japan and Finland. Austria's Come Back program uses unemployment insurance funds to provide employers with hiring subsidies for workers aged 45 and over. Several evaluations have noted positive effects of the Come Back program, and one audit found that in roughly 65 percent of cases, employers retained their employees even after the subsidy had ended (European Commission, 2012). Japan has made significant investments into wage subsidies of part-time older workers. For example, the Silver Human Resource Centers in Japan coordinate the employment of part-time workers aged 60 and over with local employers. Australia's Experience+ Corporate Champions project offers funding to employers to improve their human resources practices towards recruiting and retaining older workers, with the help of industry experts.

Financial incentives like wage bonuses, tax credits, and income support are geared towards maintaining or growing the demand and supply of older workers in the labour market. In 2007, Sweden introduced a payroll tax credit for companies that hired workers older than 65 (the customary pension age). The credit reduced their payroll tax rate by about 16 percent, to a maximum of SEK 30,000 (around $4,500 CAD) annually. The tax credit successfully increased employment rates for those aged 65 and over by 1.5 percentage points (Laun, 2012). In Belgium, since 2009, unemployed people aged 50 and over who return to work are eligible to receive a wage bonus paid fully by the government. The bonus, amounting to €194 (around $288 CAD) per month, is typically paid for one year, but can be extended up to the end of a person's working life if they have 20 years of job experience. Otherwise, its payment is limited to three years and the amount decreases from one year to the next. Belgium's Professional Experience Fund disburses grants (an average of €17,716 or $24,500 CAD per grant in 2010) for company projects designed to improve working conditions for workers aged 45 and over.

Across Europe, older people, and in particular retirees, have less access to credit (European Microfinance Network, 2012). European countries provide financial support in the form of non-traditional business loans to older individuals who wish to be, or are, self-employed but often have limited access to borrowing money through formal banking channels. Micro-loans are loans given in small amounts, normally with low interest rates, to borrowers who lack adequate or verifiable credit history. Micro-financing to older self-employed individuals is available in France, Portugal, Romania, Switzerland, Greece and Italy.

2.3. Health and Safety

Description

As workers age, their likelihood of developing physical and mental illnesses or injuries heightens, raising the importance of health and safety in the workplace. This is especially true for older workers in more physically demanding positions (e.g. trades, health care). Health conditions of older individuals are highly linked to their labour force participation. In 2016, illness or disability was the most reported reason by Canadians aged 55 and over for leaving a job in the previous year.

Health and safety initiatives can be implemented through various policy tools, including legislation, awareness campaigns, healthcare services or training, and return to work programs.

Canada

In Canada, occupational health and safety legislation is enacted and enforced by provinces, territories and the federal government, which outline the general rights and responsibilities of the employer, the supervisor and the worker. All jurisdictions generally have the same basic elements like health and safety laws, workplace resolution bodies, and workers' compensation boards with return to work programs. The Canadian Centre for Occupational Health and Safety is a federal department corporation, governed by a tripartite Council—representing government, employers and labour—that provides voluntary information, training, education, management systems and solutions that support health, safety and wellness programs across Canada. A section of their website is designated for aging workers and offers resources for organizations, including fact sheets, courses, posters, podcasts, promotional items and webinars. Several provinces have launched strategies for seniors and older workers that equally emphasize the importance of active aging and healthy living, including Nova Scotia, New Brunswick, Manitoba, Ontario and Alberta.

International

In order to deal with the increasing number of employees facing health challenges, training programs for assessing and managing health and safety risks have been utilized in Denmark, Finland, the United States and Australia. Finland's training program was part of the *Masto Project* that ran from 2008 to 2011 and was implemented through large-scale workshops for employers on how to use early intervention schemes for all age groups at risk of mental illness. Denmark's Prevention Fund also taught how to identify health and safety risks among all age groups, but it was implemented on a smaller scale, targeting industries with high attrition and burnout rates. Denmark's program started in 2012 and used 'prevention self-help kits' which consisted of informational and dialogue tools for managers and employees. Australia's Work Health and Safety Strategy 2012–2022 produced educational resources for employers, workers, and safety committees to raise awareness about the health and safety needs of older workers.

Austria, Sweden, and the United Kingdom have created government programs designed to provide financial or consultative assistance to enable people to return to work post-illness. Consultative services can either be medical or about lifestyle, and can be used to assess the readiness and ability of an individual to return to work. For example, Austria's return to work program, Fit2work, provides free advisory services like medical exams, advice on training, assessment of current work and health situations, as well as individual coaching. One evaluation found that the Fit2work program had a positive outcome, as roughly 40 percent of the programs' unemployed clients re-entered the labour market (Jagsch, 2015). Sweden's Public Employment Service's rehabilitation chain is similar to the Fit2work program, but instead the government's employment agency provides assessment services to determine if an employee can handle their current work, if task modification is available at their current job, and if other employment opportunities are available.

These actions are taken over the course of a year to allow as much time as possible for a person to heal and, if health does not improve, workers are granted a disability pension and are removed from the workforce permanently. In addition to a return to work program, Sweden also used financial incentives to target those who started collecting disability pension benefits prior to 2008 by giving them 45,000 SEK (around $6,800 CAD) per year for work-related training, transportation and living costs if they returned to work.

Some private sector companies have begun to offer occupational health services associated with assisting older workers that comprise ergonomic improvements, subsidized fitness, lifestyle advice, mental health counselling, and consultations with medical experts to help identify supports needed to maintain productivity. Ergonomic improvements at Safematic Ltd, a Finnish manufacturing company, resulted in reduced sick days and recognition that the firm had advanced attitudes towards the well-being of its workers (European Foundation for the Improvement of Living and Working Conditions, 1998).

2.4. Employment Legislation

Description

Older workers face some unique barriers in the labour force, among them age discrimination. According to a 2012 survey commissioned by Ceridian and the Canadian Association of Retired Persons, roughly 40 percent of older workers believe that they had fewer workplace opportunities due to their age and 17 percent said they suffered from age discrimination in their place of work. Legislation can be a useful policy tool for combatting age discrimination and promoting the labour force participation of older individuals.

Canada

Legislation can be complemented with regulations, voluntary codes of practice, affirmative action programs or collective agreements. In Canada, provincial and territorial employment laws apply to about 90 percent of the Canadian workforce, and the remaining 10 percent are federally regulated (e.g. inter-provincial or international transportation, postal service, banking). Provinces and territories establish and enforce their own employment and human rights standards and the federal government enacted and upholds the *Canada Labour Code* and the *Canadian Human Rights Act*. Every jurisdiction has a human rights statute which prohibits discrimination on the basis of age. Moreover, provisions prohibiting age discrimination are grounded in the *Canadian Charter of Rights and Freedoms*, which is part of Canada's Constitution and applies to all jurisdictions and governmental entities.

As a result of the changing nature of work, the federal government and several provinces have reviewed, or are reviewing their employment legislation to ensure that it meets the current realities of work. The 2017 federal budget proposed amendments to the *Canada Labour Code* to give federally regulated employees the right to request

more flexible work arrangements, such as flexible start and finish times, the ability to work from home, and new unpaid leaves to help them manage family responsibilities. In June 2017, the Government of Ontario introduced Bill 148, which proposed comprehensive changes to Ontario's *Employment Standards Act, 2000* and the *Labour Relations Act, 1995* which would increase the minimum wage, ensure part-time, temporary, casual and seasonal workers doing the same job as full-time workers are paid the same hourly wage, ensure that all workers are entitled to 10 personal emergency leave days (including two paid ones), and step up enforcement of employment laws, all of which could help attract or retain older workers.

International

Many countries have legislation which explicitly forbids age discrimination in employment, whether in hiring, training, promotion, or in tasks performed. Some countries have also implemented legislation to protect older workers in situations of layoffs. In Belgium, since 2013, all companies with 20 or more employees must include in their collective agreements plans of action for the employment of individuals aged 45 or older. The plan may contain a variety of obligations, such as the recruitment of a number of older employees, development of career plans and career management, internal job mobility, and task rotation. In Sweden and Latvia, legislation requires that workers with less seniority (who are usually not older workers) be laid off first when collective dismissals occur. In Germany and Belgium, older workers have priority for new job opportunities with the same employer if it resumes hiring following a mass layoff. South Korea has affirmative action legislation identifying 77 occupations for which priority in hiring is specifically designated for older workers. Businesses in South Korea are also required to ensure that at least three percent of their workers are aged 55 and over. These initiatives reduce the probability of older workers being laid off, or increase their chances of being re-hired if they are laid off.

However, it is important to note that protective legislation for older workers may sometimes lead to adverse consequences. It may impair employers' ability to retain their most valuable workers, who are not necessarily older workers, following layoffs. Some may question why priority is given to older workers and not to members of other groups who also experience labour market difficulties, such as women, youth, people with disabilities, recent immigrants, Indigenous people or visible minorities. Also, protective legislation could achieve the opposite effect and actually discourage firms from hiring older workers. For example, from 1987 to 2008, France had the Delalande tax that required employers who laid off employees over the age of 50 to pay a tax to the unemployment insurance system, proportional to the worker's gross wages. The tax's impact on layoffs was unclear, but it reduced an older worker's chances of being hired by 25 percent (Behaghel, Crépon & Sédillot, 2005).

2.5. Retirement Income System

Description

The retirement income system can impact retirement decisions and whether or not older workers remain in or exit the labour force. People's individual choices in the labour market can vary according to the nature of the retirement income system's provisions and their own financial situation.

Canada

The Canadian retirement income system is based on three pillars: Old Age Security (OAS)/Guaranteed Income Supplement (GIS), Canada Pension Plan (CPP)/Quebec Pension Plan (QPP), and private savings and retirement pensions. The OAS program is the first pillar of the retirement income system and its objective is to ensure a minimum income to seniors and to mitigate income disruptions in retirement. It is a quasi-universal, non-contributory, residence-based program financed through general tax revenues, and includes the OAS pension, the GIS for low-income seniors, and Allowances for their low-income spouses/common-law partners, or for low-income survivors. The CPP/QPP is the second pillar of Canada's retirement income system and provides contributors and their families with partial replacement of earnings in the case of retirement, disability or death. The third pillar of the retirement income system is voluntary employer and union-sponsored pension and retirement plans, and personal savings (including registered retirement savings plans and tax-free savings accounts). Over the past decade, the federal government, in collaboration with provinces and territories, has taken significant action towards revising the retirement income system to accommodate longer working lives and gradual transitions from employment into retirement.

The CPP was reformed between 2011 and 2016 to provide greater flexibility for older workers, especially those who seek to combine income from employment and pensions. Actuarial adjustments were rebalanced so that individuals who started the retirement pension early (i.e. between ages 60 and 64) faced larger reductions in the pension amount, while those who started it later (i.e. after age 65, up to age 70) received larger increases.[17] The work cessation test was also eliminated to allow workers to start taking their retirement pension as early as age 60 without having to stop working or reduce their earnings. In addition, the post-retirement benefit was created to allow working recipients of the retirement pension to continue making CPP contributions to further increase their retirement income.

[17]The pension is now permanently reduced by 0.6% for each month it is received before age 65 and permanently increased by 0.7% for each month after age 65 that a contributor delays receiving it. This means that a pension taken at age 60 is 36% smaller than it would have been if taken at age 65, while a pension taken at age 70 is 42% larger than it would have been if taken at age 65. These actuarial factors are neutral to the plan (but not necessarily neutral to each individual).

In 2016, the federal government and provinces/territories agreed to enhance the earnings replacement provided by the CPP. In 2019, the CPP enhancement will begin to be phased in, eventually replacing one third of a worker's career average earnings, up from one quarter. The maximum earnings covered by the CPP will also gradually increase by 14 percent by 2025. Workers will have to contribute for a full 40 years to receive the full enhancement. Those contributing for less time, such as older workers, will receive partial benefits from the enhancement.

Changes have also been made to the OAS/GIS program to provide more flexibility and choice; since 2013, individuals can defer receiving their OAS pension for up to five years, in exchange for a higher monthly amount. Furthermore, in 2008, the *GIS* earnings exemption was increased from $500 to $3,500 per year, allowing low-income seniors who work to retain more of their GIS benefits before the benefit reduction applies.

Tax rules were changed to allow phased retirement arrangements under certain private workplace pensions, allowing individuals to receive a partial pension while at the same time continuing to accrue further pension benefits under their employer pension plan.

In 2011, the *Canadian Human Rights Act* and *Canada Labour Code* were amended to eliminate mandatory retirement for federally regulated employees in order to ensure that older Canadians who make the choice to continue working longer are able to do so.

International

Most European countries have been incrementally increasing the age at which people can access public retirement pensions, primarily to ensure financial sustainability. Finland, Denmark, Greece, Italy, Portugal and Slovakia have taken action towards linking pensions and life expectancy in their retirement income system. Partial retirement schemes[18] are prevalent in over half of the European Union Member States, as well as in several other countries around the world. Many countries have implemented actuarial adjustments, which mean reducing pension benefits for early retirement and/or increasing pension benefits for late retirement. For example, in Denmark, retirement pensions can be postponed for up to 10 years, and pension benefits increase based on an accrual principle for each year an older person eligible for statutory old age pension has remained in the labour market.

[18] Partial retirement schemes substitute part of the income loss due to reduced working hours with a partial pension or benefits. The (partial) compensation of wage loss due to reduction of hours can be funded by public funds, employer contributions or by employees themselves through saving schemes or reductions in their own future pension entitlements.

Some governments even offer financial incentives to workers who are reaching the state pension age. In the United Kingdom, once the state pension age has been reached, if a person carries on working and defers their pension, it increases the basic pension benefits by 10.4 percent for each year of deferral. As a result, one in 10 people who have reached the state pension age in the United Kingdom delay their retirement (Saga Investment Services, 2016). Since 2007, Belgium has awarded pension bonuses to workers who continue working beyond age 62 or beyond 44 years of contributions. The bonuses are progressive, with those who are working longer receiving more, ranging from €1.5 ($2.10 CAD) per day up to €2.5 ($3.50 CAD) per day.

Many governments have tightened the link between public pension benefits and contributions paid, and thus moved away from the traditional defined-benefit pension schemes. By doing so, governments are able to reduce the financial burden of state-sponsored pensions and simultaneously incentivize individuals to work longer. Sweden, Italy, Norway, Poland and Greece replaced their defined-benefit plans with notional[19] contribution schemes, while other countries reduced the size of their public defined-benefit plans and strengthened the role of private pensions, as in Mexico, Chile, Australia and Norway.

A handful of countries have revised other benefit programs to achieve similar objectives. Both Germany and the Netherlands tightened the eligibility requirements of their unemployment insurance benefit systems to prevent older workers from withdrawing the labour market early.

2.6. Skills Development

Description

In today's increasingly competitive and globalized economy, fueled by technological disruption, it is essential for all workers to constantly maintain and upgrade their skills. Some studies have shown that older workers are sometimes found to be slower, less effective, and more heterogeneous than younger people in learning new skills (Picchio, 2015). At the same time, given the frequently higher turnover rates for younger workers, employers' return on investment in training older workers can be equivalent to or even higher than for younger workers (Lowe, 2011). Furthermore, skills development increases the productivity of older workers and can have positive spillover effects to younger employees (Gobel and Zwick, 2010).

Skills development programs, in coordination with education providers, could be delivered through legislated training leave, online training modules, training vouchers to older workers, and subsidies or funds to employers.

[19] A notional contribution plan is designed to mimic a defined-contribution plan, where the pension depends on contributions and investment returns. Pension contributions are tracked in accounts which earn a rate of return. However, in notional contribution plans, the return that contributions earn is a notional one, set by the government, not the product of investment returns in the markets.

Canada

The Government of Canada's Targeted Initiative for Older Workers (TIOW), which ran from 2006 to 2017, was a federal–provincial/territorial cost-shared initiative designed to assist unemployed older workers living in vulnerable communities of up to 250,000 people with their reintegration into the workforce. TIOW largely provided skills development programs to older workers in each province and territory, according to regional needs. For example, in Newfoundland and Labrador and in the Northwest Territories, TIOW projects were mainly focused on developing workers' skills for the tourism industry. One TIOW program in Nunavut was designed to support local elders in enhancing the skills they needed to participate in the local heritage sector economy, and to restore local elders' traditional role as teachers of cultural knowledge, skills, and languages for younger generations.

Provinces and territories have flexibility through other labour market transfer agreements to design and deliver programming for older workers, including projects similar to the former TIOW. Depending on client eligibility, this could include older worker programming funded through the Labour Market Development Agreements, the Canada Job Fund Agreements and the Labour Market Agreements for Persons with Disabilities. The 2017 federal budget announced that new Workforce Development Agreements will consolidate and replace the Canada Job Fund and Labour Market Agreements for Persons with Disabilities and the former TIOW. The proposed Workforce Development Agreements will provide flexibility and additional funding for provinces and territories to design and deliver programs that meet their local labour market needs, including programming for older workers.

The 2017 federal budget also proposed investments to help more unemployed Canadians get the training they need to adapt to a changing labour market. Starting in fall 2018, the Government of Canada will make better use of existing flexibilities within the Employment Insurance program that allow claimants to pursue self-funded full-time training and maintain their Employment Insurance status. These flexibilities would mean that adults who lose a job after several years in the labour market could return to school to get the training they need to find a new job—without fear of losing their Employment Insurance benefits.

Canada's post-secondary system includes both public and private institutions. While all institutions have made efforts to redesign programs to be more flexible for people who are unable or unwilling to study full-time, private institutions have been particularly focused in this area, since much of their client base consists of individuals returning to school after time in the workforce.

The 2017 federal budget announced measures to help adults who wish to return to school after spending several years in the workforce, including expanding eligibility for federal loans and grants for part-time students and for students with dependents, as well as a three-year pilot project to test new approaches to make it easier for adult learners to qualify for Canada Student Loans and Grants. These measures build upon broad changes announced in the 2016 federal budget that included measures to help make post-secondary education more affordable, increasing grants for full-time students, and measures to ensure that students who work while studying or who own a home or other assets remain eligible for assistance.

The 2017 federal budget also acknowledged that new approaches are needed to address skills gaps and support learning throughout Canadians' working lives. The Government of Canada has committed $225 million over four years, starting in 2018–19, to establish a new organization to support skills development and measurement by: identifying the skills needed by Canadian employers; exploring new and innovative approaches to skills development; and by sharing information to help inform future skills investments and programming. These efforts will be undertaken in partnership with provinces and territories, the private sector, educational institutions and not-for-profit organizations. They will be aligned with the streamlining of the labour market transfer agreements, and will boost skills training and employment supports for unemployed and underemployed Canadians, including older workers.

International

Very few of the skills development programs for unemployed individuals focus on older workers. With respect to in-work training, the German *WeGebAU* program, established in 2006, aims to increase the participation of unskilled workers and workers older than 45 in the labour market. It exclusively targets companies with fewer than 250 employees, offering employees training vouchers that reimburse 75 percent of their training costs. (The remaining costs are borne by the employee/employer.) Finland's *Noste* program was implemented from 2003 to 2009 and emphasized outreach to train older workers, whether unemployed or employed, to help them find employment or inoculate them against future unemployment. In 2014, Poland established a National Training Fund that covered 80 percent of employer training costs for employees aged 45 and over. Companies that have fewer than 10 employees are eligible for 100 percent compensation.

Education providers can be valuable partners in training initiatives because they have a good understanding of the logistics of training and the needs of trainees and employers. In the United States, the Plus 50 Initiative is a project to benchmark and showcase the most current and innovative community college programs that engage learners aged 50 and over. Organized by the American Association of Community Colleges, the Plus 50 Initiative invests in community colleges to create or expand campus programs that engage the 50+ student population, with a focus on workforce training and preparing for new careers. Also in the United States, with support from the United States Department of Labor, the National Council on Aging worked with the Paraprofessional Healthcare

Institute to develop a direct care worker training curriculum to train older people as home care workers in several areas of New Jersey, Pennsylvania and New York City.

The home care program trained 424 older individuals, successfully placing 218 of them into unsubsidized employment as community health workers (Heidkamp, Mabe & DeGraaf, 2012).

The concept of lifelong learning is becoming increasingly popular, particularly among European governments and employers. From 2007 to 2013, the European Union ran its Lifelong Learning Programme, which promoted lifelong learning activities among member states of the European Union and funded the expansion of adult learning institutions.

Many countries around the world have recognized that even skilled workers require information on career pathways. Countries including Norway, Great Britain and Austria have developed national skills strategies in collaboration with employers and industry to ensure that their citizens are receiving industry-specific labour market information.

2.7. Workplace Accommodations

Description

As workers age, their ability or willingness to perform certain tasks may change due to declining health, increasingly demanding work conditions, personal preferences (e.g. transition into retirement), or the need to take care of an ill relative. The Survey of Older Workers and consultations by Employment and Social Development Canada in 2009–10 found that around two-thirds of older workers were willing to work longer if flexible work arrangements (e.g. flexible work hours, telework, part-time work, extra holidays) and physical accommodations (e.g. ergonomic work stations) were available (Human Resources and Skills Development Canada, 2011). Therefore, older worker initiatives based on workplace accommodations are crucial to workplace success.

Workplace accommodations consist of flexible work arrangements and modification of the work environment or tasks. While all workers in Canada may seek flexible work arrangement and physical accommodations on human rights grounds, the public and private sector have also implemented workplace accommodations through policies and programs made available to workers to maintain their engagement in the labour force. Most workplace accommodation initiatives seek to maintain and increase the supply of older workers in the labour market. Some employers have cited workplace accommodations as having larger administrative and decision-making burdens, but numerous studies and survey results have repeatedly demonstrated that the positive benefits of reduced employee turnover and higher employee satisfaction far outweigh the negative aspects (Danziger & Boots, 2008; Gobel & Thomas, 2010).

Canada

The governments of Saskatchewan, British Columbia and Alberta have published guides presenting solutions and strategies to employers for accommodating older workers. In Budget 2017, the federal government proposed amendments to the *Canada Labour Code* to give federally regulated workers the right to request flexible work arrangements from their employer, such as flexible start and finish times and the ability to work from home, in addition to new unpaid leaves to better balance work and family demands. In June 2017, the Government of Ontario proposed legislation that would set out several new scheduling provisions for employees, including the right to request schedule or location changes after three months of employment.

Despite some of the public initiatives, progress in workplace accommodations for older workers has been predominantly carried out by employers in Canada. A notable example is the Bethany Care Society, a non-profit organization in Alberta, which first conducted an employee survey to identify the issues related to the turnover rates of their employees over the age of 50. In response to the survey's findings, the organization offered employees more flexible work arrangements and attractive benefit packages that included up to 18 sick days, three weeks of vacation, new mentorship opportunities, and a minimum of three leave/flex days per year (Federal/Provincial/Territorial Ministers Responsible for Seniors Report, 2012). In order to retain its older housekeeping room attendants, the Fairmont Waterfront Hotel in Vancouver provided information sessions on wellness activities and modified work tools that made work easier for employees with arthritis.

Various stakeholders, including governments, advocacy and non-governmental organizations, have underlined the absence of workplace accommodations and expressed concern that many employers fail to recognize their benefits to employees.

International

Governments around the world have experimented with various types of workplace accommodation initiatives. In many European countries, workplace accommodation initiatives are mandatory, encoded either through legislation or collective agreements. Since 2008, all Norwegian employees were given the statutory right to reduce working hours from the age of 62 years. In Belgium, private and public sector employees are legally entitled to take career interruptions, known as time credits *(ortijdskrediet)*. The basic principle of this measure is that employees can stop working or reduce working time for a certain period of time and under certain conditions (e.g. working for at least one year for the employer), but their jobs remain protected during the leave. Employees are paid their usual salaries by the Belgian state, supplemented by the employer. For employees aged 50 and over, a one-fifth reduction in hours can be taken for five years, without any restriction. Evaluations of reduced working hours in workplaces have generally found higher motivation amongst older workers and fewer days lost to sick leave (Gobel & Thomas, 2010).

In the United Kingdom, since 2014, all employees have had the legal right to flexible work and since then, survey results have shown a proliferation of flexible work arrangements among British workplaces. One survey found that nearly three-quarters of employers surveyed had noted some or significant improvements in employee relations as a result of offering flexible work arrangements (Danziger & Boots, 2008).

Some international companies have recognized the benefits of mixed-age teams. For example, *Continental AG*, one of Germany's leading manufacturers of tires, with a workforce of about 20,000 people, introduced mixed-age teams in order to balance the specific strengths and weaknesses of older and younger employees. This ultimately increased the productivity of older employees as it reduced their stress and workload (European Foundation for the Improvement of Living and Working Conditions, 1998). One academic study noted that mixed-age teams have spillover effects and lead to higher relative productivity of not only older, but also younger employees (Gobel & Thomas, 2010).

2.8. Employment Services

Description

Employment services offered by governments or organizations aim to enhance older workers' employability by providing them with proper training and tools to secure jobs or self-employment. They seek to increase human capital and efficiency in the labour market. Employment services initiatives include job matching programs, job matching websites, job search training workshops, mentorship programs, networking opportunities, guaranteed employment opportunities and recruitment programs specifically targeted to older workers. The effectiveness of employment services may depend on external factors such as the attitudes of employers and their level of awareness on hiring older people, so it may be preferable to combine them with awareness initiatives.

Canada

In addition to skills development programs, the former Targeted Initiative for Older Workers (TIOW) also delivered funding for provinces and territories to provide older workers with employment services such as: résumé writing; interview techniques; employment counselling and job search techniques; peer mentoring; skills training; and support for self-employment. As of March 2017, TIOW was operating in every province and territory except for Nunavut. A 2017 evaluation of the initiative deemed it to be largely successful and clients were reportedly well satisfied with its services. Provinces and territories also provide employment services through other labour market transfer agreements (i.e. Labour Market Development Agreements, Canada Job Fund and Labour Market Agreements for Persons with Disabilities).

The 2017 federal budget announced that new Workforce Development Agreements will consolidate and replace the Canada Job Fund and Labour Market Agreements for Persons with Disabilities, and the former TIOW. The proposed Workforce Development Agreements will provide flexibility and additional funding for provinces and territories to design and deliver programs that meet their local labour market needs, including programming for older workers.

For some older workers with extensive experience, education, and skills, self-employment is an ideal form of employment. A sizable component of TIOW funding supported self-employment services like business plan development, business shadowing and mentorship. A TIOW evaluation found that since 2014, approximately 30 percent of participants (194 of 646) from British Columbia, Yukon and Nova Scotia took part in activities that provided them with assistance in starting a new business.

Additionally, since 2015, the national Job Bank, which is maintained by Employment and Social Development Canada and used as the principal online job matching service by most provinces and territories, has introduced functionality targeted to help older workers find employment with employers that self-identify as open to hiring mature job seekers.

Employment services in Canada have been offered not only by governments but also by private businesses and non-profit organizations. Boomers Work, *emploiretraite.ca* and Retired Worker are all online private recruitment organizations that specialize in connecting older workers and employers. Employers are able to find experienced individuals and older workers are able to find employers that offer flexible work arrangements. ThirdQuarter was a national non-profit organization specializing in online recruitment services for mature Canadian job seekers, but it is no longer in operation. The Mature Worker Program offered by Opportunities for Employment in Winnipeg and the Kerby Centre in Calgary run programs that offer networking opportunities, career advice, and job matching services to older workers.

International

Many governments have engaged their older workers through various forms of employment services. Both Australia and the United Kingdom have launched job matching websites that connect older workers to age-friendly employers. Since 1965, the United States government has administered its federal Senior Community Service Employment Program (SCSEP), an employment program for low-income and unemployed older Americans that provides job search training, skills training and matching services to part-time paid jobs. According to a 2012 evaluation of SCSEP, nearly half of program participants who were available for work were successfully placed into employment, and the overall level of customer satisfaction was high (Mathematica Policy Research, Inc & Social Policy Research, Inc, 2012).

Other governments have implemented employment services initiatives targeting self-employment. The Prince's Initiative for Mature Enterprise in the United Kingdom and the Encore Entrepreneurs program in the United States provide free information, workshops, training and business networking events for entrepreneurs 50 and older. Similar initiatives have been implemented across the European Union, including in Germany, Cyprus, Italy and Malta.

3. Promising Initiatives for Canada

Chapter 3 highlights promising initiatives for promoting the labour force participation of older individuals in Canada, most of which were drawn from the inventory of measures gathered in the pan-Canadian and international literature reviews. These measures were implemented in the past by various governments, are currently in place or, in some instances, are new and prospective initiatives that appear well positioned to handle certain issues.

It was difficult to label an initiative as a "best practice" since there is limited pan-Canadian and international evidence available. It was also challenging to develop the criteria for "best practice" initiatives, since up-to-date and reliable evaluations are rare. As such, instead of "best practice" initiatives, this chapter presents the most *promising* initiatives for Canada. The list of initiatives has been deemed promising according to the following key criteria:

- ✓ positive evaluation outcomes;
- ✓ cost effective;
- ✓ recognized by existing literature or stakeholders;
- ✓ implemented across multiple Canadian or international jurisdictions; and
- ✓ achieved consensus by the working group of the Forum of Federal/Provincial/ Territorial Ministers Responsible for Seniors.

These criteria allow for more flexibility in choosing promising measures that propose innovative policy solutions to complex issues. Some of the initiatives focus on the supply side of the labour market, others on the demand side, while several impact both the supply and demand of older workers in the labour market. The success of these initiatives involves many players, including the different levels of government, employers, unions and non-governmental organizations.

Each promising practice could help promote labour force participation of older Canadians by addressing at least one of the main challenges faced by older workers (identified in Chapter 1), namely: ageism; lack of education and access to training; health issues, work-life balance issues, and lack of workplace accommodations; difficulty in finding and applying for jobs; and disincentives or lack of incentives to work in the retirement income system.

To address ageism

- *Multifaceted awareness campaigns*
  - A multifaceted awareness campaign uses various marketing tools, such as television/radio commercials, conferences, publications, informational websites, social media and stakeholder engagement, to promote older worker initiatives, combat age discrimination, inform of the benefits of hiring older individuals, and initiate a shift in general attitude regarding working at older ages.
  - Evaluations in Europe have shown that such campaigns greatly improved public perceptions of older workers, and for long-lasting effects, should be used as a continuous strategy rather than a one-off awareness initiative.
  - Awareness campaigns could help address the health challenges faced by some older workers—for example, by raising awareness on best practices to improve health conditions for older individuals, and by promoting health and safety procedures in the workplace. Awareness campaigns similar to that conducted by the European Union to their member states and employers could also promote lifelong learning.
- *Research/policy centres on older workers*
  - Evaluations have noted the success of research/policy centres abroad (Eurofound, 2013). Research/policy centres expand and promote research on issues related to older workers, fill knowledge gaps, raise awareness and support employers in creating older worker-friendly workplaces, as well as proposing innovative policies to combat ageism.
  - Research/policy centres are relatively affordable, easy to implement and contribute to evidence-based decision-making. For example, Norway's Centre for Senior Policy coordinated a five-year National Initiative on Older Workers that promoted awareness of the benefits of hiring older employees, and was the driving force in putting senior policy on the national media's agenda and raising the general population's awareness of this topic.

- *Age-friendly "best practice" company prizes*

  - This is a cost-effective measure that has been implemented in several countries, including across the United States. Annual awards are presented to employers who implement the best practices for older workers. These types of prizes encourage employers to implement initiatives that better accommodate older workers. They are also advantageous to employers who wish to attract talented older workers. Awards have been proven to be more effective when they recognize the contribution of all business sizes and when they reward those who have introduced solutions to problems identified by the industry.

  - Employment and Social Development Canada currently operates the Employment Equity Achievement Awards, an awards program for employers that demonstrate outstanding achievement in employment equity in their workplaces for designated equity groups (i.e. women, Indigenous peoples, persons with disabilities, and members of visible minorities). This program could be expanded to include recognition for employers who excel in their commitment to a diverse and inclusive workforce (including for older workers).

To help with lack of education of older workers and to increase their access to training

- *Targeted training for older individuals*

  - Studies on the effectiveness of training on the employability and productivity of older workers found positive effects (Gobel & Zwick, 2010; Lowe, 2011). Training can also have positive spillover effects among employees (e.g. when trained older employees share their knowledge). To maximize the return on training investment of older workers, the training should normally be of short- or medium-duration, low cost, and within an in-demand occupation (if the older workers are unemployed).

  - Resources could be dedicated to specifically train older individuals who are either employed or unemployed. Training programs can take various forms—for example, training allowances or vouchers for employees, wage subsidies for employers to reduce employee costs, training leave for employees—and can improve the employment outcomes of older workers, especially if they learn skills which are in demand.

- The Labour Market Development Agreements and the Canada Job Fund Agreements provide funding to provinces and territories for the delivery of training for both employed and unemployed individuals. Provinces and territories could commit a dedicated portion of these funds to training programs for older workers. (Canada Job Fund Agreements will be consolidated with the Labour Market Agreements for Persons with Disabilities and the former Targeted Initiative for Older Workers into proposed new Workforce Development Agreements.)

- The 2017 federal budget proposed to invest additional funds over six years under the Labour Market Development Agreements and the Workforce Development Agreements, to further boost skills training and provide employment supports for unemployed and underemployed Canadians, including older workers.

- *Job training grants to employers for training older employees*

  - Many countries provide subsidies to employers for training their older employees, or to recruit and train unemployed older people. Training older workers could upgrade their skillsets and increase their productivity and their employability in the long term. It is essential to involve employers because they are in the best position to identify the skills related to business needs.

  - Employers may be hesitant to invest in older employees because the perception of overall return on investment for older employees is generally lower than for younger workers, especially since older workers have fewer working years ahead of them in which training costs can be recouped. However, studies have shown that given the frequently higher turnover rates for younger workers, employers' return on the investment in training older workers can be just as high or higher than for younger ones, often making the investment worthwhile (Lowe, 2011). Furthermore, workers of all ages who receive training from an employer are more likely to stay with that employer. That said, it can be challenging to identify training that employers would have funded without a subsidy.

  - The existing transfers and the proposed Workforce Development Agreements include flexibility for provinces and territories to support employer-sponsored training. This could include offering programming such as the Canada Job Grant, which was introduced as part of the Canada Job Fund agreements and directly connected skills training or other types of employer-sponsored training with employers.

- *Collaborating with education providers to make learning more accessible for older individuals*

  - Several countries have strengthened their relationships with education providers to improve the design and accessibility of training programs for older individuals. Education providers often have a better understanding of the logistics of training, the needs of trainees, and also the needs of employers.

- For example, the Plus 50 Initiative in the United States invests in community colleges to create or expand campus programs that engage students over the age of 50, with a focus on workforce training and preparing for new careers. This type of initiative aims to increase access to education for older individuals.

- Given that older individuals have been out of school for many years, they may face challenges when returning to training or formal education. Educational programs and student financial supports are mainly designed for youth and can be less accessible to adult learners. It is important to be aware of and investigate these barriers in order to facilitate skills development for older people.

- The 2017 federal budget proposed to fund and establish a new organization to support skills development and measurement, including lifelong learning in Canada. This new organization will work in partnership with willing provinces and territories, the private sector, educational institutions and not-for-profit organizations to identify the skills sought and required by employers, explore innovative approaches to skills development, and share information and analysis to help inform future skills investments and programming.

To facilitate finding and applying for jobs

- *Job matching programs that specifically target older workers*

  - Numerous evaluations found that job matching programs such as placement services and job matching websites help connect employers and older jobseekers (Eurofound, 2013). In the case of older individuals, job matching programs should be mindful of the special needs of these jobseekers in terms of working conditions, workplace accommodations, and training.

  - Job matching programs for older workers are one of the most common initiatives implemented internationally. They are a key source of labour market information. Well-designed job matching policies help better balance skills supply and demand, and contribute to greater labour mobility.

- Building on the foundational investments in the national *Job Bank* that have introduced functionality[20] to support connecting older workers with appropriate employers, job matching programs could pair this technology with career guidance services to allow jobseekers make informed career decisions based on the realities of the labour market and economy. This is especially for older workers, who may require support to navigate information systems and interpret labour market information. Service innovations could be tested using planned future enhancements to the national Job Bank, including the résumé builder tool and a client e-assist tool to allow third party case managers to better assist older job seekers.

- *Targeted wage subsidies and targeted earnings supplements*

  - Through bilateral Labour Market Development Agreements, provinces and territories can provide targeted wage subsidies as an incentive for employers to hire individuals they would not normally hire, and to help cover other employment-related costs of these employees. Participants could include older workers needing help to re-enter the labour market following a job loss. Provinces and territories can use targeted earnings supplements to encourage these workers to accept employment by offering them temporary financial incentives to top up their new income.

- *Targeting, referral and feedback*

  - The federal Targeting, Referral and Feedback system is a powerful tool available to help provinces and territories identify Employment Insurance applicants for early intervention or quick returns to work based on criteria such as age, education level and gender included in their Employment Insurance application. Through this system, provinces and territories could strategically target older workers (using any age range) by providing service providers with their contact information.

[20] A flagging function on the Job Bank website allows employers to indicate their willingness to hire older workers to fill their job vacancy. A filter in the Job Bank search options allows users to find all the job postings which employers have flagged for mature workers.

- *Older individuals interested in self-employment*

  - Data shows that older Canadians are more likely to be self-employed than younger ones (Labour Force Survey, 2017). Compared to their younger counterparts, older entrepreneurs tend to have more advantages when starting a business, such as more developed networks, a higher level of technical and managerial skills, more work and industry experience and a stronger financial position. At the same time, some older entrepreneurs or older individuals interested in self-employment struggle alongside younger entrepreneurs with start-up business costs, the lack of business networks and appropriate training.

  - Providing older individuals interested in self-employment with support (e.g. mentorship, financial resources, information and useful networks) could help them overcome barriers and successfully create or maintain their own businesses.

  - Provinces and territories could fund these types of initiatives through the labour market transfer agreements. Governments could build on past initiatives that were offered through the Targeted Initiative for Older Workers (TIOW), which provided funding to prepare for self-employment (e.g. capacity assessment, training, professional business support, mentoring), and expand support to older self-employed workers in all communities across Canada. A TIOW survey has found that preparation for self-employment was cited by 39 percent of respondents as one of the main reasons for participating in the program; approximately 15 percent of TIOW participants indicated being self-employed at the time of the survey.

- *Financial incentives to hire older displaced workers*

  - Several countries have implemented temporary earnings supplements (provided to the employee) to encourage older workers to look for, consider, and accept a wider range of jobs and return to employment. Many of the international evaluations have shown positive results (Mathematica Policy Research, 2012; Weber, 2004).

  - Earnings supplements temporarily cover part of the wage loss that older workers typically suffer when they accept a new job paid at a lower wage. Wage subsidies are given to employers who decide to hire older displaced workers. The aim is to help recently displaced older workers adjust to a lower-paying job as a first step to a new career, or until their local economy starts creating better-paying jobs.

  - Earnings supplements and wage subsidies can be more or less costly, depending on the qualification criteria. The effectiveness of an earnings supplement or wage subsidy may also be increased if it is combined with other activation policies (Organization for Economic Co-operation and Development, 2005).

- Provinces and territories could fund these types of initiatives through the labour market transfer agreements.

To improve health and work-life balance and provide more workplace accommodations

- *Initiatives that lead to more flexible work*

  - Evidence has shown that flexible work would likely increase the well-being and longevity of the working lives of older employees (Gobel & Thomas, 2010). Flexible work arrangements allow older workers to remain engaged in meaningful employment while providing flexibility to pursue other interests, activities, or responsibilities outside of work. They also serve as a means to retain informal caregiver roles and effectively balance care obligations and time at work.

  - Support (e.g. grants or tax credits) is typically given to employers who propose flexible work arrangements for their employees (e.g. part-time work, working from home, variable hours, compressed hours, staggered start/end times, part-year work). Legislation could also be passed to protect workers who request flexible work arrangements.

  - In the United Kingdom, all employees have had the legal right to flexible work since 2014[21]. Many employers had concerns about the legislation before it took effect. After the legislation was passed, however, nearly three-quarters of employers surveyed by the British Chambers of Commerce noted some or significant improvements in employee relations as a result of offering flexible work arrangements.

  - In the 2017 federal budget, the Government proposed amendments to the *Canada Labour Code* to give federally regulated workers the right to request flexible work arrangements from their employer, such as flexible start and finish times and the ability to work from home, in addition to new unpaid leaves to better balance work and demands. In June 2017, the Government of Ontario proposed legislation that would set out several new scheduling provisions for employees, including the right to request schedule or location changes after three months of employment.

[21] Employers must deal with requests in a "reasonable manner" but can refuse an application if they have a good business reason for doing so. If an employer does not handle a request in a reasonable manner, the employee can take the case to an employment tribunal.

- *Initiatives that lead to modifying work environment and tasks*

  - Research shows that older workers are more likely to work longer if their working conditions are modified (Gobel & Thomas, 2010). Examples of modifying work environment include reducing environmental noise, increasing illumination of workplaces, providing more frequent breaks, providing ergonomic work equipment, switching to less laborious work tasks or working on mixed-age teams. Investing in adaptable work equipment and improving working conditions are likely to raise the health and productivity of all workers and reduce absenteeism.

  - Support (e.g. grants or tax credits) is typically given to employers who offer their employees a modified work environment and tasks in accordance with their physical and mental needs. Legislation could also be passed to protect workers who request modified work environments.

  - The costs and complexity of implementation vary depending on the scope of the support. Improving working conditions for older workers through legislation could be more complex, as employees have diverse needs (e.g. manual work in factory versus office work). Subsidies could be more costly for companies that develop their human resource management policies to take older workers into consideration (e.g. funding projects that improve working conditions).

To enhance work incentives in the retirement income system

- *Partial retirement*

  - Reduction of working hours is one approach to enabling people to work longer. Partial retirement schemes facilitate the reduction of working hours by providing a partial pension or benefit, regardless of the statutory pension age. These schemes are abundant in many countries. Partial retirement could be encouraged where it is not allowed, or legislation could be passed to allow it where it is not permitted. Partial retirement could also be promoted to employers by informing them of the benefits, such as keeping skilled workers longer and facilitating knowledge transfer.

- *Communication about the retirement income system*

  - Increasing awareness of all the work incentives offered in the retirement income system could maximize their impacts. For example, Canadians now have the option to defer take-up of their Old Age Security pension until after age 65 and receive a higher monthly pension; the Guaranteed Income Supplement earnings exemption was increased to $3,500 to remove disincentives for seniors to work; the Canada Pension Plan now allows individuals to start receiving the retirement pension before age 65 while continuing to work; and the new post-retirement benefit allows working recipients of the Canada Pension Plan under age 70 to continue participating in the Plan and increase their pension benefits. This would be a relatively low-cost initiative that would likely increase the efficiency of recently implemented measures to increase the labour force participation of older individuals.

Conclusion

This report presents the most promising initiatives for increasing the labour force participation of older workers. Chapter 1 set the context of Canada's aging population and identified the challenges older workers face in the labour market. Chapter 2 expanded on the eight types of measures that were established after extensive pan-Canadian and international research. Chapter 3 proposed initiatives that, through a set of predefined criteria, were deemed the most promising ways to increase the labour force participation of older workers.

The promising initiatives identified in this report are diverse: some ideas are practical and well-defined, while others are more bold and innovative. These initiatives can be operationalized in different ways. They could be implemented on their own or in combination, and may fall within one of or both the federal and provincial/territorial jurisdictions. Therefore, they provide many opportunities for governments to collaborate and collectively pursue strong policy solutions.

In June 2017, the Standing Senate Committee on National Finance released a report on the financial implications and regional considerations of Canada's aging population. The Committee made the following key recommendation:

"The Government of Canada, in collaboration with its provincial, territorial and Indigenous partners, put measures in place to increase labour force participation of underrepresented groups and to better match labour demand with labour supply in order to mitigate the negative impact of population aging on the economy and on the labour market."

The most effective policies and programs tend to be ones for which everyone shares responsibility. Individuals, businesses, civil society, governments and even society at large all have a role to play in improving outcomes for older Canadians and in working towards a stronger and more inclusive Canada.

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